

2012 Lake County Property Tax Report with Comparison to 2011

Legislative Services Agency

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This report describes property tax changes in Lake County between 2011 and 2012. In 2012 tax changes in each county were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. In 2012, for the first time in years, tax bill changes were not affected by statewide policy changes. The big 2008 tax reform was fully phased in by 2011. There were some statewide trends. The effects of the Great Recession lingered in many counties, depressing assessed value growth. Taxes in rural counties were affected by a large increase in farmland assessed values.

In Lake County the average tax bill for all taxpayers decreased by 1.9%. Levies increased by 2.4%. Lake County's certified net assessed value increased by 2.3%, mostly due to increases in homestead and nonhomestead residential assessments. Decreases in business net assessments may have been a legacy of the recession. Similar increases in levies and net assessed value left the Lake County average tax rate almost unchanged, so tax cap credits as a percent of the levy were almost unchanged as well.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2012	-1.9%	\$697,391,613	\$20,469,341,196	16.7%
Change		2.4%	2.3%	0.0%
2011	-0.9%	\$681,309,511	\$20,003,793,994	16.7%

Homestead Property Taxes

Homestead property taxes decreased 0.4% on average in Lake County in 2012. Tax rates increased in about half of Lake County tax districts and decreased in half. The average tax rate was almost unchanged. The percentage of Lake County homesteads at their tax caps rose from 25.3% in 2011 to 25.7% in 2012. Tax cap credits in the 1% homestead category increased by 22.2%.

Net Tax Bill Changes - All Property Types

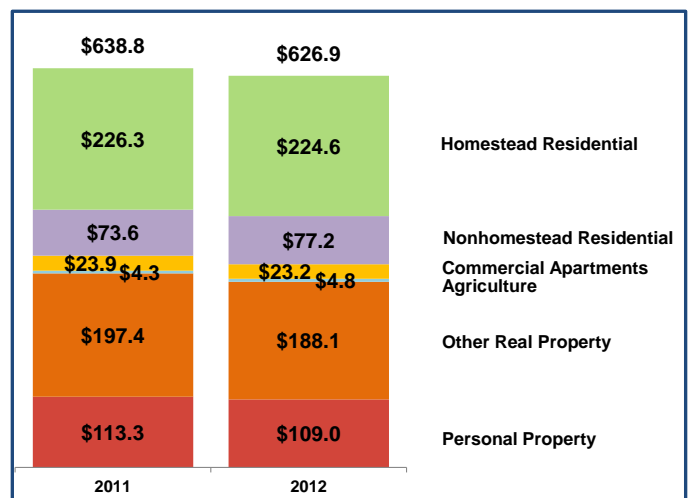
Most of Lake County's 2012 net property taxes were paid by business owners on their land and buildings (other real) and business equipment (personal) and by homeowners. Net tax bills for all taxpayers decreased 1.9% in Lake County in 2012. Net taxes were lower for homesteads, commercial apartments, and other real and personal property. Net taxes were higher for agriculture and nonhomestead residential property.

Comparable Homestead Property Tax Changes in Lake County

	2011 to 2012	
	Number of Homesteads	% Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	62,093	46.5%
No Change	5,410	4.0%
Lower Tax Bill	66,157	49.5%
Average Change in Tax Bill	-0.4%	
Detailed Change in Tax Bill		
20% or More	13,617	10.2%
10% to 19%	13,278	9.9%
1% to 9%	35,198	26.3%
0%	5,410	4.0%
-1% to -9%	37,244	27.9%
-10% to -19%	17,483	13.1%
-20% or More	11,430	8.6%
Total	133,660	100.0%

Note: Percentages may not total due to rounding.

Comparison of Net Property Tax by Property Type (In Millions)



Tax Rates, Levies, and Assessed Values

Property tax rates decreased in just more than half of Lake County tax districts. The average tax rate was unchanged, because a small levy increase was offset by a similar increase in net assessed value.

Levies in Lake County increased by 2.4%. The largest levy increase was in the city of Gary, due to an increase in the general fund. Crown Point Schools also had large increases in its referendum operating and exempt debt levies. The city of Hammond had large decreases in the general fund, park and recreation fund, and exempt debt fund.

Lake County's total net assessed value increased 0.5% in 2012. Agricultural net assessments rose 6.4%. The large increase in agricultural assessed value was due to the 16% increase in the base rate assessment of farmland, from \$1,290 to \$1,500 per acre for taxes in 2012. Agricultural assessments are a small share of Lake County's net assessed value, however. Most of the increase in Lake County net assessments came in the homestead and other residential categories. The decline in gross homestead and business real and personal assessments may have been a lingering effect of the Great Recession.

Property Type	Gross AV 2011	Gross AV 2012	Gross AV Change	Net AV 2011	Net AV 2012	Net AV Change
Homesteads	\$20,422,728,160	\$20,393,067,653	-0.1%	\$9,076,893,609	\$9,168,686,552	1.0%
Other Residential	3,386,313,440	3,441,037,050	1.6%	3,300,634,197	3,347,165,450	1.4%
Ag Business/Land	227,252,600	241,499,300	6.3%	226,165,690	240,669,740	6.4%
Business Real/Personal	11,069,360,340	10,966,843,521	-0.9%	9,221,796,537	9,169,982,575	-0.6%
Total	\$35,105,654,540	\$35,042,447,524	-0.2%	\$21,825,490,033	\$21,926,504,317	0.5%

Net AV equals Gross AV less deductions and exemptions • Tax rates are calculated on Net AV • Circuit breaker tax caps are calculated on Gross AV

Tax Cap (Circuit Breaker) Credits

Property taxes are capped at 1% of gross assessed value for homesteads, 2% for other residential property (including rental housing and second homes) and farmland, and 3% for business land, buildings, and equipment. Taxpayers receive credits when their tax bills exceed the caps. Credits are revenue lost to local governments.

Total tax cap credits in Lake County were almost \$120 million, or 15.9% of the levy. This was much more than the state average percentage of the levy of 9.2% and the median value of 3.2% among all counties. Tax rates are the main determinant of tax cap credits, and Lake County's tax rates were among the highest in the state.

More than half of the total tax cap credits were in the 3% business real and personal category; most of the rest were in the 2% nonhomestead/farmland category. The largest percentage losses were in the city of Gary, Gary Community Schools, the Gary Library District, and Gary Storm Water Management, where district tax rates were above \$6 per \$100 assessed value. The largest dollar losses were in the cities of Gary and East Chicago, Gary Community Schools, and the county unit.

Tax Cap Credits by Category

Tax cap credits rose slightly in Lake County in 2012 by \$82,056, or 0.1%. The percentage of the levy lost to credits fell by 0.2%. There were no major changes in state policy to affect tax cap credits in 2012. Lake County credits changed so little mainly because the county's average tax rate was nearly unchanged.

Tax Cap Category	2011	2012	Difference	% Change
1%	\$11,812,187	\$14,435,839	\$2,623,653	22.2%
2%	39,168,211	39,851,337	683,127	1.7%
3%	68,712,945	65,440,503	-3,272,443	-4.8%
Elderly	184,282	232,002	47,720	25.9%
Total	\$119,877,625	\$119,959,681	\$82,056	0.1%
% of Levy	16.1%	15.9%		-0.2%

Lake County Levy Comparison by Taxing Unit

Taxing Unit	2008	2009	2010	2011	2012	% Change			
						2008 - 2009	2009 - 2010	2010 - 2011	2011 - 2012
County Total	1,003,872,093	695,103,755	691,154,324	681,309,511	697,391,613	-30.8%	-0.6%	-1.4%	2.4%
State Unit	590,187	0	0	0	0	-100.0%			
Lake County	233,451,618	118,561,961	125,984,528	120,376,002	119,539,227	-49.2%	6.3%	-4.5%	-0.7%
Calumet Township	15,150,036	15,159,188	15,160,187	15,125,131	10,999,076	0.1%	0.0%	-0.2%	-27.3%
Cedar Creek Township	745,390	729,248	722,508	650,163	651,125	-2.2%	-0.9%	-10.0%	0.1%
Center Township	624,936	616,064	615,136	609,105	597,415	-1.4%	-0.2%	-1.0%	-1.9%
Eagle Creek Township	147,092	146,520	147,058	147,114	147,516	-0.4%	0.4%	0.0%	0.3%
Hanover Township	396,511	385,608	385,187	379,052	375,925	-2.7%	-0.1%	-1.6%	-0.8%
Hobart Township	600,793	554,958	577,425	575,595	576,511	-7.6%	4.0%	-0.3%	0.2%
North Township	4,936,000	4,871,256	4,903,058	4,846,248	4,904,468	-1.3%	0.7%	-1.2%	1.2%
Ross Township	1,092,425	1,091,342	1,090,556	1,064,299	1,083,339	-0.1%	-0.1%	-2.4%	1.8%
St. John Township	727,480	708,837	705,505	674,991	699,250	-2.6%	-0.5%	-4.3%	3.6%
West Creek Township	307,033	303,118	303,486	302,383	302,919	-1.3%	0.1%	-0.4%	0.2%
Winfield Township	358,882	350,064	350,120	346,406	345,298	-2.5%	0.0%	-1.1%	-0.3%
Gary Civil City	69,568,211	63,064,081	60,825,617	58,703,598	68,306,925	-9.3%	-3.5%	-3.5%	16.4%
Hammond Civil City	44,997,868	39,830,971	40,466,915	40,103,549	32,322,716	-11.5%	1.6%	-0.9%	-19.4%
East Chicago Civil City	47,156,653	37,078,926	37,787,621	38,205,989	37,891,854	-21.4%	1.9%	1.1%	-0.8%
Hobart Civil City	15,632,991	15,446,724	14,765,183	14,325,908	15,494,280	-1.2%	-4.4%	-3.0%	8.2%
Crown Point Civil City	9,775,189	9,519,880	9,590,680	10,252,878	10,246,632	-2.6%	0.7%	6.9%	-0.1%
Whiting Civil City	6,989,729	6,386,270	6,379,229	6,356,386	6,383,533	-8.6%	-0.1%	-0.4%	0.4%
Lake Station Civil City	4,133,314	4,613,928	4,807,098	5,001,466	5,003,351	11.6%	4.2%	4.0%	0.0%
Cedar Lake Civil Town	2,584,470	2,506,210	2,647,591	2,503,869	3,722,567	-3.0%	5.6%	-5.4%	48.7%
Griffith Civil Town	6,168,696	5,860,095	5,966,522	6,270,506	6,193,839	-5.0%	1.8%	5.1%	-1.2%
Highland Civil Town	7,936,034	7,610,699	7,400,810	7,902,064	8,968,103	-4.1%	-2.8%	6.8%	13.5%
Munster Civil Town	12,579,848	10,657,098	11,367,239	12,050,857	12,481,209	-15.3%	6.7%	6.0%	3.6%
Merrillville Civil Town	8,210,115	8,020,569	9,148,574	8,180,594	10,053,147	-2.3%	14.1%	-10.6%	22.9%
Dyer Civil Town	6,650,935	5,407,419	6,048,266	6,048,101	4,954,588	-18.7%	11.9%	0.0%	-18.1%
Lowell Civil Town	2,753,527	2,714,237	2,813,245	2,804,746	2,935,125	-1.4%	3.6%	-0.3%	4.6%
New Chicago Civil Town	307,467	307,355	307,412	306,714	307,511	0.0%	0.0%	-0.2%	0.3%
St. John Civil Town	4,617,174	4,988,978	4,946,226	5,037,580	5,094,500	8.1%	-0.9%	1.8%	1.1%
Schererville Civil Town	9,374,007	9,713,884	9,593,919	9,859,395	9,610,045	3.6%	-1.2%	2.8%	-2.5%
Schneider Civil Town	126,538	126,530	126,535	123,575	126,612	0.0%	0.0%	-2.3%	2.5%
Winfield Civil Town	552,378	854,956	625,158	759,411	1,169,214	54.8%	-26.9%	21.5%	54.0%
Hanover Community School Corp	9,659,388	6,439,010	5,806,928	5,054,954	9,053,529	-33.3%	-9.8%	-12.9%	79.1%
River Forest Community School Corp	5,387,254	2,805,305	2,991,098	2,979,424	2,818,480	-47.9%	6.6%	-0.4%	-5.4%
Merrillville School Corp	50,590,874	34,649,877	30,416,506	32,549,193	31,677,836	-31.5%	-12.2%	7.0%	-2.7%
Lake Central School Corp	54,335,336	21,125,319	18,902,620	22,901,469	20,852,245	-61.1%	-10.5%	21.2%	-8.9%
Tri Creek School Corp	16,326,315	11,743,243	12,094,048	12,409,329	10,747,523	-28.1%	3.0%	2.6%	-13.4%
Lake Ridge School Corp	8,450,627	5,737,557	5,572,783	5,938,103	6,147,066	-32.1%	-2.9%	6.6%	3.5%
Crown Point Community School Corp	40,963,930	22,800,251	22,037,056	22,318,084	29,207,842	-44.3%	-3.3%	1.3%	30.9%
East Chicago City School Corp	37,418,234	24,303,942	21,498,176	21,585,388	23,838,049	-35.0%	-11.5%	0.4%	10.4%
Lake Station School Corp	3,062,960	2,246,229	1,910,437	2,233,405	2,421,673	-26.7%	-14.9%	16.9%	8.4%
Gary Community School Corp	51,708,663	28,527,702	26,982,360	25,499,337	28,978,453	-44.8%	-5.4%	-5.5%	13.6%
Griffith Public School Corp	11,332,812	8,398,518	7,164,805	6,644,094	7,238,635	-25.9%	-14.7%	-7.3%	8.9%
Hammond City School Corp	51,834,514	36,229,753	37,099,987	35,103,865	31,748,801	-30.1%	2.4%	-5.4%	-9.6%
Highland Town School Corp	16,094,285	7,271,197	7,884,257	7,758,260	8,631,440	-54.8%	8.4%	-1.6%	11.3%
School City of Hobart School Corp	14,276,777	9,290,843	8,768,461	9,674,804	9,809,960	-34.9%	-5.6%	10.3%	1.4%
Munster Community School Corp	25,437,512	13,986,217	15,117,160	14,611,320	17,573,907	-45.0%	8.1%	-3.3%	20.3%
Whiting City School Corp	5,378,988	2,456,148	2,478,185	2,078,939	2,447,580	-54.3%	0.9%	-16.1%	17.7%
East Chicago Public Library	5,095,271	5,095,594	5,095,282	5,081,591	5,100,077	0.0%	0.0%	-0.3%	0.4%
Gary Public Library	7,057,589	6,619,243	6,590,783	6,570,998	6,569,637	-6.2%	-0.4%	-0.3%	0.0%
Hammond Public Library	4,880,858	4,757,053	4,827,144	4,813,054	4,824,351	-2.5%	1.5%	-0.3%	0.2%
Lowell Public Library	1,068,546	1,063,294	1,033,750	1,011,363	911,219	-0.5%	-2.8%	-2.2%	-9.9%
Whiting Public Library	989,250	1,024,633	1,024,663	1,021,555	1,023,847	3.6%	0.0%	-0.3%	0.2%
Lake County Public Library	10,482,988	11,861,443	11,792,304	11,958,806	11,672,809	13.1%	-0.6%	1.4%	-2.4%
Crown Point Community Public Library	1,319,724	1,320,331	1,319,216	2,204,841	2,540,958	0.0%	-0.1%	67.1%	15.2%
East Chicago Sanitary	13,905,314	11,753,079	9,052,324	9,016,043	10,827,915	-15.5%	-23.0%	-0.4%	20.1%
Gary Sanitary	9,855,202	9,497,343	9,851,857	5,295,279	1,999,739	-3.6%	3.7%	-46.3%	-62.2%
Hammond Sanitary	8,457,675	7,867,078	8,329,947	8,305,764	7,752,543	-7.0%	5.9%	-0.3%	-6.7%
Highland Sanitary	752,770	806,590	1,281,521	1,280,800	1,841,333	7.1%	58.9%	-0.1%	43.8%
Whiting Sanitary	2,893,355	2,794,390	2,887,028	2,408,486	2,421,727	-3.4%	3.3%	-16.6%	0.5%

Taxing Unit						% Change			
	2008	2009	2010	2011	2012	2008 - 2009	2009 - 2010	2010 - 2011	2011 - 2012
Gary Airport	1,669,523	1,657,731	1,642,953	1,630,313	1,625,942	-0.7%	-0.9%	-0.8%	-0.3%
Gary Redevelopment	272,283	238,115	254,572	228,491	254,325	-12.5%	6.9%	-10.2%	11.3%
Hammond Redevelopment	457,580	457,801	457,884	455,767	457,407	0.0%	0.0%	-0.5%	0.4%
Gary Public Transportation	4,079,462	3,889,205	4,013,254	2,863,339	3,677,931	-4.7%	3.2%	-28.7%	28.4%
Highland Water District	0	0	0	0	509,129				
Schererville Waterworks	0	0	0	0	0				
Winfield Waterworks	26,665	29,448	28,932	27,410	27,438	10.4%	-1.8%	-5.3%	0.1%
St. John Sanitary	389,188	416,076	397,576	397,257	262,864	6.9%	-4.4%	-0.1%	-33.8%
Lake Ridge Fire Protection	462,854	458,853	453,164	449,449	451,546	-0.9%	-1.2%	-0.8%	0.5%
St. John Water District	215,695	215,579	215,667	214,684	215,493	-0.1%	0.0%	-0.5%	0.4%
Town of Dyer Sanitary District	767,203	736,252	815,487	793,888	787,917	-4.0%	10.8%	-2.6%	-0.8%
Lake County Solid Waste Mgmt Dist	4,718,500	4,719,897	4,711,766	4,680,888	4,707,948	0.0%	-0.2%	-0.7%	0.6%
Gary Storm Water Management	1,096,296	938,852	1,018,288	1,014,828	1,017,300	-14.4%	8.5%	-0.3%	0.2%
Lake Station Sanitary District	0	0	0	0	877,846				
Dyer Water Works	329,276	315,878	370,750	350,974	351,533	-4.1%	17.4%	-5.3%	0.2%
Cedar Lake Town Redevelopment Comm	0	0	0	0	0				
Hammond Redevelopment Comm	0	0	0	0	0				
Hobart Redevelopment Comm	17,275	0	0	0	0	-100.0%			
Dyer Redevelopment Comm	393,780	0	0	0	0	-100.0%			
Merrillville Redevelopment Comm	0	0	0	0	0				
Lake County Redevelopment Comm	0	0	0	0	0				
Schererville Redevelopment Comm	342,212	0	0	0	0	-100.0%			
Whiting Redevelopment Comm	0	0	0	0	0				
Town of St John Redevelopment Comm	0	0	0	0	0				
Crown Point Redevelopment Comm	0	0	0	0	0				
Gary Redevelopment Comm	373,763	371,912	404,751	0	0	-0.5%	8.8%	-100.0%	

Lake County 2012 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

Dist #	Taxing District	Tax Rate	LOIT PTRC	Credit Rates					Net Tax Rate, Homesteads
				COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	
45001	Calumet Township	3.7105	--	--	--	--	--	--	3.7105
45002	Calumet Township Gary Sanitary	3.7990	--	--	--	--	--	--	3.7990
45003	Gary Corp Calumet Twp Lake Ridge School	6.9615	--	--	--	--	--	--	6.9615
45004	Gary Corp Calumet Twp Gary School	6.2398	--	--	--	--	--	--	6.2398
45005	Lake Station Corp Calumet Twp	4.9964	--	--	--	--	--	--	4.9964
45006	Griffith Corp Calumet Twp	3.7795	--	--	--	--	--	--	3.7795
45007	Cedar Creek Township	1.8570	--	--	--	--	--	--	1.8570
45008	Lowell Corp Cedar Creek Twp	2.6306	--	--	--	--	--	--	2.6306
45012	Eagle Creek Township	1.8173	--	--	--	--	--	--	1.8173
45013	Hanover Township	2.3738	--	--	--	--	--	--	2.3738
45014	Cedar Lake Corp Hanover Twp	3.1250	--	--	--	--	--	--	3.1250
45015	Saint John Corp Hanover Twp	2.8769	--	--	--	--	--	--	2.8769
45016	Hobart Township	2.5502	--	--	--	--	--	--	2.5502
45017	Gary Corp Hobart Twp River Forest School	6.0741	--	--	--	--	--	--	6.0741
45018	Hobart Corp Hobart Twp Hobart City School	3.3327	--	--	--	--	--	--	3.3327
45019	Hobart Corp Hobart Hobart City School Gary Sanitary	3.4212	--	--	--	--	--	--	3.4212
45020	Lake Station Corp Hobart Twp River Forest School	5.0801	--	--	--	--	--	--	5.0801
45021	Lake Station Corp Hobart Twp Lake Station School	4.6638	--	--	--	--	--	--	4.6638
45022	New Chicago Corp (Hobart)	3.4321	--	--	--	--	--	--	3.4321
45023	Hammond Corp (North)	4.1136	--	--	--	--	--	--	4.1136
45024	East Chicago Corp (North)	6.6519	--	--	--	--	--	--	6.6519
45025	Whiting Corp (North)	3.5342	--	--	--	--	--	--	3.5342
45026	Highland Corp (North)	2.7205	--	--	--	--	--	--	2.7205
45027	Munster Corp (North)	3.0541	--	--	--	--	--	--	3.0541
45028	Ross Township	2.0656	--	--	--	--	--	--	2.0656
45029	Crown Point Corp Ross Twp	2.6741	--	--	--	--	--	--	2.6741
45030	Merrillville Corp Ross Twp	2.5049	--	--	--	--	--	--	2.5049
45031	Merrillville Corp Ross Twp Gary Sanitary	2.5934	--	--	--	--	--	--	2.5934
45032	Saint John Township	1.3585	--	--	--	--	--	--	1.3585
45033	Griffith Corp Saint John Twp	2.4761	--	--	--	--	--	--	2.4761
45034	Dyer Corp (Saint John)	2.0351	--	--	--	--	--	--	2.0351
45035	Saint John Corp Saint John Twp	1.8809	--	--	--	--	--	--	1.8809
45036	Schererville Corp (Saint John)	1.8268	--	--	--	--	--	--	1.8268
45037	West Creek Township	1.8031	--	--	--	--	--	--	1.8031
45038	Lowell Corp West Creek Twp	2.6069	--	--	--	--	--	--	2.6069
45039	Schneider Corp (West Creek)	3.3356	--	--	--	--	--	--	3.3356
45041	Center Township	2.1750	--	--	--	--	--	--	2.1750
45042	Crown Point Corp Center Twp	2.8144	--	--	--	--	--	--	2.8144
45043	Cedar Lake Corp Center Twp	2.9202	--	--	--	--	--	--	2.9202
45044	Winfield Township	2.1797	--	--	--	--	--	--	2.1797
45045	Hobart Corp Hobart Twp River Forest School	3.6740	--	--	--	--	--	--	3.6740
45046	Hobart Corp Ross Twp	3.0569	--	--	--	--	--	--	3.0569
45047	Winfield Corp (Winfield)	2.4461	--	--	--	--	--	--	2.4461
45054	Winfield Corp Winfield Water District	2.5122	--	--	--	--	--	--	2.5122
45055	Saint John Twp Saint John Water	1.4100	--	--	--	--	--	--	1.4100
45056	Crown Point - St. John Twp.	2.0232	--	--	--	--	--	--	2.0232
45057	Cedar Lake - West Creek Twp.	2.6205	--	--	--	--	--	--	2.6205
45058	Cedar Lake - Cedar Creek Twp.	2.6442	--	--	--	--	--	--	2.6442
45059	St. John - Center Twp.	2.7234	--	--	--	--	--	--	2.7234

Notes: A *Taxing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.

The *Tax Rate* is the gross levy divided by net assessed value, in dollars per \$100 assessed value.

The *LOIT*, *COIT*, and *CEDIT* credits are funded by local income taxes.

The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

Lake County 2012 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type					Total	Levy	Circuit Breaker as % of Levy
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly				
<i>Non-TIF Total</i>	14,110,750	36,499,047	58,491,635	224,177		109,325,609	697,391,613	15.7%
<i>TIF Total</i>	325,089	3,352,290	6,948,868	7,825		10,634,072	58,494,699	18.2%
<i>County Total</i>	14,435,839	39,851,337	65,440,503	232,002		119,959,681	755,886,312	15.9%
Lake County	2,120,289	4,313,612	5,905,036	36,643		12,375,581	119,539,227	10.4%
Calumet Township	586,643	1,598,619	2,222,975	5,127		4,413,363	10,999,076	40.1%
Cedar Creek Township	758	0	0	176		934	651,125	0.1%
Center Township	579	0	0	190		769	597,415	0.1%
Eagle Creek Township	0	0	0	0		0	147,516	0.0%
Hanover Township	7,092	2,289	0	130		9,511	375,925	2.5%
Hobart Township	17,281	28,763	8,988	292		55,324	576,511	9.6%
North Township	134,373	240,572	377,552	1,732		754,229	4,904,468	15.4%
Ross Township	1,695	1,327	0	167		3,189	1,083,339	0.3%
St. John Township	121	1	0	43		164	699,250	0.0%
West Creek Township	196	352	0	44		592	302,919	0.2%
Winfield Township	13	0	0	175		188	345,298	0.1%
Gary Civil City	4,034,061	11,936,182	17,698,865	25,228		33,694,335	68,306,925	49.3%
Hammond Civil City	462,521	2,698,579	429,989	13,174		3,604,263	32,322,716	11.2%
East Chicago Civil City	365,092	2,587,710	11,631,070	2,743		14,586,615	37,891,854	38.5%
Hobart Civil City	225,747	215,509	0	4,923		446,179	15,494,280	2.9%
Crown Point Civil City	45,420	0	0	4,179		49,599	10,246,632	0.5%
Whiting Civil City	83,161	188,115	530,754	294		802,325	6,383,533	12.6%
Lake Station Civil City	217,314	638,084	317,014	2,538		1,174,950	5,003,351	23.5%
Cedar Lake Civil Town	71,810	41,340	0	3,100		116,250	3,722,567	3.1%
Griffith Civil Town	196,233	197,953	0	4,494		398,681	6,193,839	6.4%
Highland Civil Town	83,913	51,687	0	6,903		142,503	8,968,103	1.6%
Munster Civil Town	819,783	99,629	0	3,977		923,389	12,481,209	7.4%
Merrillville Civil Town	1,405	0	0	1,750		3,154	10,053,147	0.0%
Dyer Civil Town	2,986	0	0	51		3,036	4,954,588	0.1%
Lowell Civil Town	9,508	0	0	1,779		11,286	2,935,125	0.4%
New Chicago Civil Town	1,409	18,414	0	142		19,966	307,511	6.5%
St. John Civil Town	35,809	217	0	446		36,473	5,094,500	0.7%
Schererville Civil Town	389	0	0	798		1,187	9,610,045	0.0%
Schneider Civil Town	437	8,984	0	23		9,444	126,612	7.5%
Winfield Civil Town	0	0	0	539		539	1,169,214	0.0%
Winfield Civil City	0	0	0	0		0	0	
Hanover Community School Corp	138,653	45,349	0	4,488		188,490	9,053,529	2.1%
River Forest Community School Corp	26,341	118,582	23,666	917		169,506	2,818,480	6.0%
Merrillville School Corp	16,258	12,724	0	4,898		33,880	31,677,836	0.1%
Lake Central School Corp	3,712	17	0	1,409		5,138	20,852,245	0.0%
Tri Creek School Corp	4,914	2,366	0	2,576		9,857	10,747,523	0.1%
Lake Ridge School Corp	20,537	131,982	270,148	5,036		427,704	6,147,066	7.0%
Crown Point Community School Corp	11,916	0	0	12,939		24,855	29,207,842	0.1%
East Chicago City School Corp	102,722	728,075	3,272,502	1,726		4,105,025	23,838,049	17.2%
Lake Station School Corp	71,894	155,956	111,053	1,373		340,276	2,421,673	14.1%
Gary Community School Corp	1,556,023	4,565,337	6,576,288	10,339		12,707,987	28,978,453	43.9%
Griffith Public School Corp	120,972	122,149	0	5,371		248,492	7,238,635	3.4%
Hammond City School Corp	216,078	1,260,706	200,879	12,940		1,690,603	31,748,801	5.3%
Highland Town School Corp	47,884	29,494	0	6,644		84,023	8,631,440	1.0%
School City Of Hobart School Corp	105,620	95,208	0	5,213		206,042	9,809,960	2.1%
Munster Community School Corp	693,689	84,305	0	5,600		783,593	17,573,907	4.5%
Whiting City School Corp	32,411	73,315	206,854	113		312,692	2,447,580	12.8%
East Chicago Public Library	52,437	371,662	1,670,522	369		2,094,989	5,100,077	41.1%
Gary Public Library	407,499	1,195,594	1,722,232	2,344		3,327,669	6,569,637	50.7%
Hammond Public Library	54,455	317,719	50,625	1,966		424,766	4,824,351	8.8%
Lowell Public Library	1,029	495	0	218		1,743	911,219	0.2%
Whiting Public Library	13,558	30,668	86,529	47		130,802	1,023,847	12.8%
Lake County Public Library	167,379	95,686	36,847	3,432		303,345	11,672,809	2.6%
Crown Point Community Public Library	4,776	0	0	1,134		5,910	2,540,958	0.2%
East Chicago Sanitary	101,786	721,444	3,242,702	784		4,066,717	10,827,915	37.6%
Gary Sanitary	0	0	0	722		722	1,999,739	0.0%
Hammond Sanitary	133,017	182,762	27,110	2,881		345,770	7,752,543	4.5%
Highland Sanitary	15,384	9,476	0	1,417		26,278	1,841,333	1.4%
Whiting Sanitary	23,732	53,683	151,462	112		228,988	2,421,727	9.5%
Gary Airport	97,423	288,260	427,429	601		813,712	1,625,942	50.0%
Gary Redevelopment	15,239	45,089	66,857	94		127,278	254,325	50.0%

Taxing Unit Name	Circuit Breaker Credits by Property Type					Circuit Breaker as % of Levy	
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
Hammond Redevelopment	6,720	39,206	6,247	186	52,360	457,407	11.4%
Gary Public Transportation	160,461	474,781	704,000	1,358	1,340,600	3,677,931	36.4%
Merrillville Sanitary District	0	0	0	0	0	0	
Highland Water District	5,577	3,435	0	392	9,404	509,129	1.8%
Schererville Waterworks	0	0	0	0	0	0	
Winfield Waterworks	0	0	0	0	0	27,438	0.0%
Hobart Sanitary	0	0	0	0	0	0	
St. John Sanitary	2,214	13	0	23	2,251	262,864	0.9%
Lake Ridge Fire Protection	1,093	14,889	0	415	16,397	451,546	3.6%
Lake County Solid Waste	0	0	0	0	0	0	
St. John Water District	1,815	11	0	19	1,845	215,493	0.9%
Lake County Solid Waste	0	0	0	0	0	0	
Town of Dyer Sanitary District	227	0	0	8	235	787,917	0.0%
Dyer Redevelopment	0	0	0	0	0	0	
Lake County Solid Waste Mgmt Dist	88,314	180,316	248,009	1,443	518,082	4,707,948	11.0%
Gary Storm Water Management	60,954	180,355	267,429	376	509,114	1,017,300	50.0%
Lake Station Sanitary District	0	0	0	445	445	877,846	0.1%
Dyer Water Works	0	0	0	4	4	351,533	0.0%
Cedar Lake Town Redevelopment Comm	0	0	0	0	0	0	
Hammond Redevelopment Comm	0	0	0	0	0	0	
Hobart Redevelopment Comm	0	0	0	0	0	0	
Dyer Redevelopment Comm	0	0	0	0	0	0	
Merrillville Redevelopment Comm	0	0	0	0	0	0	
Lake County Redevelopment Comm	0	0	0	0	0	0	
Schererville Redevelopment Comm	0	0	0	0	0	0	
Whiting Redevelopment Comm	0	0	0	0	0	0	
Town Of St John Redevelopment Comm	0	0	0	0	0	0	
Crown Point Redevelopment Comm	0	0	0	0	0	0	
Gary Redevelopment Comm	0	0	0	0	0	0	
TIF - Calumet-Gary 003	88,786	508,399	282,670	2,477	882,333	2,252,068	39.2%
TIF - Gary- Calumet 004	231,999	2,401,612	3,934,177	4,849	6,572,636	13,424,616	49.0%
TIF - Griffith 006	0	4	0	0	4	432,363	0.0%
TIF - Cedar-Lake Han 014	786	3,545	0	26	4,357	693,298	0.6%
TIF - St. John-Han 015	0	0	0	0	0	42,705	0.0%
TIF - Hobart Corp 018	2,458	29,707	0	203	32,368	1,017,986	3.2%
TIF - Hammond 023	0	41,197	106,074	0	147,271	5,703,214	2.6%
TIF - East Chicago 024	0	343,908	2,585,741	0	2,929,650	8,551,300	34.3%
TIF - Whiting 025	0	3,702	40,206	0	43,908	4,478,007	1.0%
TIF - Highland 026	0	123	0	0	123	20,757	0.6%
TIF - Munster 027	274	18,753	0	0	19,027	5,011,031	0.4%
TIF - Crown Point Ross 029	0	0	0	0	0	4,262	0.0%
TIF - Merrillville 030	0	0	0	0	0	5,228,825	0.0%
TIF - Dyer 034	0	0	0	0	0	3,660,864	0.0%
TIF - St. John Corp 035	0	0	0	0	0	745,178	0.0%
TIF - Schererville 036	595	0	0	178	772	3,644,553	0.0%
TIF - Crown Point-Cen 042	0	0	0	0	0	2,722,815	0.0%
TIF - Cedar Lake-Cen 043	0	0	0	0	0	232,007	0.0%
TIF - Hobart Ross 046	191	1,342	0	91	1,624	628,852	0.3%

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:

Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.

Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.

All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.

Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over. The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.